Premier America
CREDIT UNION
Bank Where You Own the Place™

September 22, 2016

NOTICE OF DATA BREACH

Dear [redacted],

As a valued member of Premier America Credit Union ("Premier America"), we write to you to make you aware of a recent incident that may have affected the security of your personal information. Please be assured that protecting the privacy and security of your personal information is one of our top priorities and we strive to let you know about security concerns as soon as possible.

WHAT HAPPENED?

We recently learned that a departing employee of Premier America emailed to his non-Premier America account lists that reflected some of your personal information, in violation of our company policies, during late June 2016. At this point, we assume that the purpose of the acquisition was solely for solicitation purposes (which we consider to be inappropriate) and do not believe that you are at risk for identity theft.

WHAT INFORMATION WAS INVOLVED?

Only limited personal information was included on the lists that were involved in this incident. Such personal information may include your name, address, and either your social security number or employer identification number (whichever you had on file with us in relation to the services provided by our TOP Premium Finance division). We have confirmed that the affected data did not include your account number, credit/debit card number(s), driver's license number, California identification card number, access codes, passwords, security codes (CVV), or PINs.

WHAT WE ARE DOING.

Protecting the security of member personal information is very important to us. We did not discover this incident before this employee terminated employment at Premier America. Since then, we have been taking additional measures to remind this employee of his obligations that the employee not use your personal information for any reason. Please rest assured that we are taking all necessary steps to address the situation and will continue to investigate and respond accordingly to ensure your personal information is secure.

If Your Social Security Number Was On File With Us: While we do not believe you are at risk for identity theft, out of an abundance of caution, we have partnered with Experian to provide you with complimentary identity theft protection for one year if your social security number has been compromised in this incident. Experian is a credit monitoring service that will help you monitor your credit and detect possible misuse of your personal information.

WHAT YOU CAN DO.

Although we do not believe you are at risk for identity theft, we suggest that you remain vigilant and monitor your account statements for any unauthorized transactions. Please contact us immediately if you suspect any suspicious behavior on your Credit Union accounts. Further, we encourage you to regularly review your credit report. Look for accounts you did not open or inquiries from creditors you did not initiate. Also look for personal information, such as home address or social security number, that is not accurate. If you suspect any inappropriate activity, we suggest that you contact the Federal Trade Commission as well as local law enforcement.

Please review the enclosed document titled **"ProtectMyID Now"** for instructions on how to take advantage of the credit monitoring services discussed above. Use **Activation Code PA3MFQP7P**. If you choose to utilize this product, you must complete the enrollment process by December 31, 2016. We encourage you to activate this service as quickly as possible.

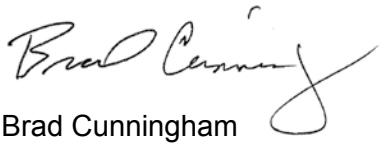
OTHER IMPORTANT INFORMATION.

Please review the enclosed document titled "Additional Resources for Identity Theft Protection," which describes additional steps you can take to help protect yourself from identity theft, including recommendations by the Federal Trade Commission and details on how to place a security freeze or fraud alert on your credit file.

FOR MORE INFORMATION.

We deeply apologize for any inconvenience or concern this incident may cause you. We understand that security is paramount in today's environment and your confidence in our ability to adequately safeguard your personal information is important to us. If you have any questions or concerns, please do not hesitate to call 1-800-458-2228, Monday through Friday from 8 am to 6 pm, Pacific Time.

Sincerely,



Brad Cunningham
Senior Vice President & CFO
Premier America Credit Union

ProtectMyID Now

What we are doing to protect your information:
To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE **That You Enroll By: December 31, 2016** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll: www.protectmyid.com/redeem**
3. PROVIDE the **Activation Code** found on the back of your letter

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #: **PC103876.**

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Resources for Identity Theft Protection

Although we do not believe you are at risk for identity theft, we always suggest that you remain vigilant and monitor your account statements for any unauthorized transactions and immediately report any suspicious behavior. In addition, we encourage you periodically obtain a copy of your credit report from each of the three nationwide credit reporting agencies and regularly review such reports.

Below are additional tips that are intended to help you protect your personal information:

- **Federal Trade Commission (FTC)**. You may receive additional information and guidance about preventing identity theft from the Federal Trade Commission by visiting ftc.gov/idtheft or calling 1-877-IDTHEFT (438-4338).

- **Social Security Administration Fraud Hotline**: You may also contact the Social Security Administration's fraud hotline at 1-800-269-0271 for additional information regarding identity theft.

- **Credit Reporting Agencies**. You may visit or contact the major credit reporting agencies to obtain useful information about protecting your credit and personal information, including information about fraud alerts, security freezes, and other helpful steps. To obtain a free copy of your credit report, visit annualcreditreport.com or call toll-free 1-877-322-8228. In addition, below please find the contact information for the three major credit reporting agencies.

EXPERIAN	**EQUIFAX**	**TRANSUNION**
experian.com	**equifax.com**	**transunion.com**
1 (888) 397-3742	1 (800) 525-6285	1 (800) 680-7289
P.O. Box 9554	P.O. Box 105788	P.O. Box 6790
Allen, TX 75013	Atlanta, GA 30348	Fullerton, CA 92834

- **Fraud Alerts.** You have the right to place an initial fraud alert on your credit file for ninety (90) days, at no cost to you. This will put creditors on notice that you may be a victim of fraud and recommends that creditors contact you before opening new accounts. You may be entitled to place an extended fraud alert on your credit file if you have been the victim of fraud and file the appropriate documentation. The extended alert lasts for seven (7) years. You can place a fraud alert on your credit file by contacting any of the three nationwide credit reporting agencies (the contact information is listed above).

- **Security Freeze**. You may also choose to place a security freeze (also known as a credit freeze) on your credit file. A security freeze generally stops all access to your credit report and will prevent creditors from being able to access your credit unless you temporarily lift or remove the security freeze. The availability of a security freeze depends on state law or a consumer reporting agency's policies. Unlike a fraud alert, you will be required to place a security freeze at all three of the nationwide credit reporting agencies. For further information, contact any of the three nationwide credit reporting agencies (the contact information is listed above).